Index

This alphabetical index will help you find the right organization to contact for information or for assistance with your complaint. First, look for the specific topic, for example, Cars. Under this topic heading, there will be one or more contacts followed by the *Handbook* page number(s). Sometimes you will

be directed to "See" another entry for information or a list of contacts. "See also" references direct you to other topics that might be related to your problem and help you locate the right contact. For company names, see the alphabetical listings under "Corporate Consumer Contacts" and "Car Manufacturers."

APY (annual percentage yield), 18 ARM (adjustable rate mortgage), 17 Abuse. See Alcohol: Child abuse and neglect; Drugs Accountants American Institute of Certified Public Accountants, 68 Occupational and Professional Licensing Boards, 3 Accrediting Council for Independent Colleges and Schools, 68 Advance fee scams, 25 Advertising (fraudulent and deceptive practices) Alliance Against Fraud in Advertising, 31 Children's Advertising Review Unit, 69 Council of Better Business Bureaus, 32, 34 Direct Marketing Association, 69 Federal Trade Commission, 112 National Advertising Division, CBBB, 70 State, County and City Government Consumer Protection Offices, 71-84 Aging Elder care American Association of Retired Persons, 31 Women's Bureau Clearinghouse, 110 Social Security Administration, 113 State Agencies on Aging, 85-88 See also Pensions; Retirement plans Agriculture. See Farm programs; Food; Health Agriculture, Department of (USDA), 107 Aid to Families with Dependent Children (AFDC). Check your local telephone directory for public welfare or social services office. AIDS Hotline, 108 Air Force exchange services, 105 Air quality, EPA, 111 Air safety, FAA, 110 Aircraft, airlines Federal Aviation Administration, DOT, 110 Airline service complaints, FAA, 110 Alcohol abuse National Health Information Center, improper trade practices Bureau of Alcohol, Tobacco and

Firearms, 110

Service, 109

Immigration and Naturalization

Aliens

```
Alliance Against Fraud in Advertising, 31
American Apparel Manufacturers
    Association, 68
American Arbitration Association, 68
American Association of Retired
    Persons (AARP), 31
American Bar Association, 4, 68
American Collectors Association, 68
American Council of Life Insurance, 68
American Council on Consumer Interests,
American Council on Science and Health,
    31
American Health Care Association, 68
American Indians. See Native Americans
American Institute of Certified Public
    Accountants, 68
American Orthotic and Prosthetic
    Association, 68
American Society of Travel Agents, 68
American Textile Manufacturers Institute, 68
Animal care and veterinary services
  Animal and Plant Health Inspection
      Service, 107
  humane societies. Check your local
      telephone directory.
  quarantine
    Animal and Plant Health Inspection
         Service, 107
    State, County and City Government
        Consumer Protection Offices,
        71-84
  veterinary drugs
    Food and Drug Administration, 108
Apartments
  State, County and City Government
    Consumer Protection Offices, 71-84
Appliances
  dispute resolution
    Major Appliance Consumer Action
        Panel (MACAP), 69
  energy efficiency labeling
    Federal Trade Commission, 112
  safety
    Product Safety Hotline, CPSC, 107
    State, County and City Government
        Consumer Protection Offices,
         71-84
Arbitration
  American Arbitration Association, 68
  American Bar Association, 4, 68
```

Better Business Bureaus, 34-38

State, County and City Government

Trade Associations' and Other Dispute

Resolution Programs, 68-70

Consumer Protection Offices, 71-84

See also specific industries and products Architectural and Transportation Barriers Compliance Board (ACCESS Board). Army exchange services, 105 Asbestos information, EPA, 111 Attorneys. See Lawyers Auto Line, BBB, 68 Auto safety, 11, 29, 110 Automobiles. See Cars Automotive Consumer Action Program, 68 R BBB Auto Line, 68 Bankcard Holders of America, 20, 31 Bankruptcy. Consult your telephone directory under "U.S. Government." Check all U.S. Courts and District Courts listings for references to bankruptcy. Banks and Banking. Banks are regulated by one or more agencies. Check the Department of Treasury listing in the "Selected Federal Agencies" section (pages 110-111) to learn which agency to contact. consumer tips, 18-19 State Banking Authorities, 89-90 Better Business Bureaus, 34-38 Better Hearing Institute, 68 Bilingual education. See Education Bill collection. See Credit Black lung benefits Mine Safety and Health Administration, Blind See Disabled Blue Cross and Blue Shield Association, 68 Boats and boating recalls, safety Boat Owners Association of the United States (BOAT/US), 69 Boat U.S. Foundation, 110 Boating Safety Hotline, U.S. Coast Guard, 110 Bonds. See Investments Books for blind and physically disabled, 115

Broadcasting (radio and television)

Brokers (stocks and bonds). See

Investments

Federal Communications Commission,

Builders (homes). See Housing	State, County and City Government	screening online contents, Project OPEN
Business opportunities. See Franchises	Consumer Protection Offices,	33
• • • • • • • • • • • • • • • • • • • •	71–84	Chrysler Corporation dispute resolution
	pedestrian safety National Highway Traffic Safety	program, 69
С	Administration, 110	Cigarettes/tobacco products
Cable carries regulations	renting	improper trade practices
Cable service regulations Federal Communications Commission,	consumer tips, 12	Bureau of Alcohol, Tobacco and
111	repairs	Firearms, 110
	BBB Auto Line, 68	Citizen Action, 31
Cameras and photography equipment Photo Marketing Association, 70	consumer tips, 9	Citizenship applications
State, County and City Government	National Tire Dealers and Retreaders Association, 70	Immigration and Naturalization Service,
Consumer Protection Offices, 71–84	State, County and City Government	109
Call for Action, 31	Consumer Protection Offices,	City government
	71–84	State, County and City Government
Campgrounds	repossessions	Consumer Protection Offices, 71–8
consumer tips, 27	consumer tips, 11–12	Civil rights
Cancer Hotline, 108	safety	Commission on Civil Rights, 107
Car manufacturers, 64–67	Auto Safety Hotline, 29, 110	See also Discrimination; specific
Career College Association, 69	Center for Auto Safety, 10, 11, 31 tires	departments in the "Selected Federal
· ·	National Tire Dealers and Retreaders	Agencies" section on pages
Carpet and Rug Institute, 69	Association, 70	107–113
Carpeting. See Rugs	used	Clothing
Cars	consumer tips, 9	American Apparel Manufacturers
advertising	Federal Trade Commission, 112	Association, 68 American Textile Manufacturers Institute
Federal Trade Commission, 112	State, County and City Government	68
State, County and City Government	Consumer Protection Offices,	care labeling
Consumer Protection Offices,	71–84	Federal Trade Commission, 112
71–84	Catalog shopping	children's sleepwear (flammability
buying credit and sublease brokers, 10–11	Direct Marketing Association, 69	standards)
new, 10	Mail orders, 12–13	Product Safety Hotline, 107
used, 9	Cemeteries	Coast Guard, U.S., 110
dispute resolution	Cemetery Consumer Service Council,	Coins
Automotive Consumer Action Program (AUTOCAP), 68	69 Monument Builders of North America,	U.S. Mint, 111 See also Investments
BBB Auto Line, 68	69	Collection Agencies. See Credit
Chrysler Motors Customer Center, 69	State, County and City Government Consumer Protection Offices, 71–84	<u> </u>
Ford Dispute Settlement Board, 69	veterans' use, National Cemetery	College, Career, Association, 69
State, County and City Government	System, 111	Colleges and Schools, Independent,
Consumer Protection Offices, 71–84	Census data	Accrediting Council, 68
emissions standards	Bureau of the Census, 107	Commerce, Department of, 107–108
EPA Public Information Center, 111		Commissary, Military, and Exchange
fuel economy standards	Center for Auto Safety, 10, 11, 31	Offices, 105–106
National Highway Traffic Safety	Center for Nutrition Policy and Promotion,	Commission on Civil Rights, 107
Administration, 110	30, 107	
fuel economy testing and labeling EPA Public Information Center, 111	Center for Science in the Public Interest, 31	Commodity futures and options Commodity Futures Trading
imported, standards	Charitable organizations (reports on)	Commission, 24, 107
National Highway Traffic Safety	Council of Better Business Bureaus, 32	investment fraud, 23-24
Administration, 110	State, County and City Government	National Futures Association, 24, 70
U.S. Customs Service, 111	Consumer Protection Offices, 71–84	See also Investments
insurance	Chemical and oil spills. See Environment	Complaints. See Consumer complaints
Insurance Information Institute, 69	Child Abuse and Neglect Hotline, 108	Community and Economic Development,
State Insurance Regulators, 91–93 State, County and City Government	<u> </u>	Rural, 107
Consumer Protection Offices,	Child care Women's Bureau Clearinghouse, 110	Community Nutrition Institute, 32
71–84	Check local government listings in	, and the second
leasing	your telephone directory under	Community Right-To-Know and
consumer tips, 11	"Family" or "Children" for	Emergency Planning Information, EPA 111
lemon laws	information about licensing	
consumer tips, 11	requirements for child care facilities	Comptroller of the Currency, 110
State, County and City Government Consumer Protection Offices,	in your area.	Construction (homes). See Housing
71–84	Child Support Enforcement, Office of, HHS,	Congress Watch, 32
manufacturers, 64-67	108	Consumer Action, 32
new	Children	
consumer tips, 10	Children's Advertising Review Unit	Consumer Alert, 32
odometer tampering and fraud	(CARU), 69	Consumer complaints
Auto Safety Hotline, 110	Product safety/recalls, 28-29, 107	American Bar Association, 4, 68

banking and telecommunications, Consumer Action, 32 Better Business Bureaus, 34–38 Call for Action, 32 complaint letter, 7–8 Corporate Consumer Contacts, 39–63 Federal Information Center, 3	mail orders, 12–13 nutrition labeling, 29–30 privacy protection, 25 product safety and recalls, 28–29 rent-to-own transactions, 28 telemarketing, 13–14 timeshares, contracts, 27	State Banking Authorities, 89–90 all other credit cards Federal Trade Commission, 112 State, County and City Government Consumer Protection Offices, 71–84 choosing, 20
Selected Federal Agencies, 107–113 State, County and City Government Consumer Protection Offices, 71–84 strategies, 6–7	travel scams, 27 Consumers for World Trade, 32 Consumers Union of U.S., Inc., 32	consumer tips, 20–21 fraud prevention, 21 rates/card listing Bankcard Holders of America, 20, 31
Trade Associations' and Other Dispute Resolution Programs, 68–70 See also specific product or service Consumer Credit Counseling Service, 2, 22	"Cooling off Rule," 16 Cooperative State Research, Education and Extension Service, 107	Credit unions Credit Union National Association, 69 National Credit Union Administration, 112
· ·	Corporate Consumer Contacts, 39-63	Cruise ships
Consumer education American Council on Consumer Interests, 31	Correspondence Schools. See Education	Federal Maritime Commission, 112 See also Travel
National Coalition for Consumer Education, 33	Cosmetics (labeling and safety) Food and Drug Administration, 108	Currency
National Institute for Consumer Education, 33	Council of Better Business Bureaus, 32, 34 County government	Bureau of Engraving and Printing, 110 Comptroller of the Currency, 110
State, County and City Government Consumer Protection Offices, 71–84 See also National Consumer	State, County and City Government Consumer Protection Offices, 71–84	Customs U.S. Customs Service, 111
Organizations, 31–33	Courts, small claims, 3–4	
Consumer Federation of America, 32	Credit billing	D
Consumer Information Catalog, 3	consumer tips, 22	Dating clubs/matchmakers
Consumer Information Center, 112	Federal Trade Commission, 112 State, County and City Government	consumer tips, 26 State, County and City Government
Consumer Leasing Act, 11	Consumer Protection Agencies, 71–84	Consumer Protection Offices, 71–84
Consumer organizations, 2, 31–33	bureaus	Day care. See Child care
Consumer Product Safety Commission, 107	Equifax, 21	Debit cards, 19
Consumer protection offices State, County and City Government Consumer Protection Offices, 71–84	Trans Union, 21 TRW, 21 collection, collection agencies	Debts collection, 22–23 See also Bankruptcy; Credit
Consumer tips advance fee scams, 25	American Collectors Association, 68 consumer tips, 22–23 Federal Trade Commission, 112	Defense commissary and exchange offices, 105–106
buying awareness, 5–6 calls that cost, 14–15	State, County and City Government	Defense, Department of, 108
campgrounds, contracts, 27	Consumer Protection Offices, 71–84 counseling	Dentists. See Health care professionals
cars leasing, 11 purchasing, 9–11 renting, 12	Consumer Credit Counseling Service, 2 State, County and City Government Consumer Protection Offices,	Departments of U.S. Government. See specific departments in "Selected Federal Agencies," 107–113
repossessions, 11–12	71–84 discrimination	Dependent care. See Women's Bureau.
complaining effectively, 6–7 complaint letter, 7–8	Federal Trade Commission, 112	Detergents. See Soap
contracts, special, 26	State, County and City Government	Diet programs. See Weight loss programs
credit billing and disputes, 22	Consumer Protection Offices, 71–84 See also Banks	Direct deposit Financial Management Service, 110
debt collection, 22–23 Equal Credit Opportunity Act, 19–20 repair, 21–22 reporting, 21 rights, 19–20, 22 credit cards, 20–21 dating clubs, contracts, 26	harassment Federal Trade Commission, 112 State, County and City Government Consumer Protection Offices, 71–84 information	Direct marketing Direct Marketing Association (DMA), 69 Federal Trade Commission, 112 mail order tips, 12–13 Postal Service, 113 State, County and City Government
door-to-door sales, 15-16 financial institutions checking accounts, 18 loans, 18 selecting, 18-19 Truth in Savings Act, 18 health clubs, contracts, 26 homes	Bankcard Holders of America, 20, 31 repair consumer tips, 21–22 State, County and City Government Consumer Protection Offices, 71–84 reporting consumer tips, 21 Federal Trade Commission, 112	Consumer Protection Offices, 71–84 Direct selling (door-to-door sales) consumer tips, 15–16 Direct Selling Association, 69 "Door-to-Door Sales Rule," 16 Federal Trade Commission, 112 State, County and City Government Consumer Protection Offices, 71–84
equity credit lines, 17 financing, 17	Credit cards	Disability Information Clearinghouse, 108
improvements, 16–17 mortgages, reverse, 17 investments, fraud, 23–24	bank issued National Credit Union Administration, 112	Disabled persons barriers Architectural and Transportation Barriers

Compliance Board (ACCESS Board),	nursing homes	Federal Student Financial Aid Program
107	Department of Health and Human	108
benefits Social Security Administration, 113	Services,	Native Americans Bureau of Indian Affairs, 109
books for the blind and physically	Office for Civil Rights, 108 social service programs	school lunch programs. Check your loca
disabled, 115	Department of Health and Human	telephone directory for school board
communications	Services,	or superintendent of school.
Federal TDD Directory, 114	Office for Civil Rights, 108	school lunch program standards
telephone operator assistance, 114		Food and Consumer Service, 107
Disability Information Clearinghouse,	Dispute resolution American Bar Association, 4, 68	special education programs
109	Better Business Bureaus, 34–38	Disability Information Clearinghouse,
education	Ford Dispute Settlement Board, 69	108
books for the blind and physically disabled, 115	Trade Associations' and Other Dispute	trade and technical (vocational) schools Federal Trade Commission, 112
Disability Information Clearinghouse,	Resolution Programs, 68–70	State, County and City Government
108	See also Consumer complaints	Consumer Protection Offices,
job training and employment	Distance Education and Training Council,	71–84
President's Committee on Employment	69	veterans
of People with Disabilities, 113	Distilled spirits. See Alcohol	Department of Veterans Affairs, 111
State Vocational and Rehabilitation	•	employment and training, Dept. of
Agencies, 98–101	Doctors. See Health care professionals	Labor, 109
National Council on Disability, 112 veterans	Door-to-door sales. See Direct selling	Education, Department of, 108
Department of Veterans Affairs, 111	Drinking water	Elder care. See Aging; Women's Bureau
State Vocational and Rehabilitation	Safe Drinking Water Hotline, 111	Electronic funds transfer
Agencies, 98–101	State Utility Commissions, 96–98	Federal Trade Commission, 112
Disasters (natural)	misrepresentations	Financial Management Service, 110
Federal Emergency Management	State, County and City Government	See also Banks
Agency, 112	Consumer Protection Offices, 71–84	Electronics, consumer
Geological Survey, 109		Federal Trade Commission, 112
National Weather Service, 108	Drug Enforcement Administration, 109	State, County and City Government
Discrimination	Drugs	Consumer Protection Offices, 71–84
child care	abuse	Emergency preparedness
Office for Civil Rights, HHS, 108	National Health Information Center, 108	Federal Emergency Management
credit	illegal	Agency, 112
Equal Credit Opportunity Act, 19–20 Federal Trade Commission, 112	Drug Enforcement Administration, 109	See also Disasters
State, County and City Government	prescription/non-prescription Food and Drug Administration, 108	Emission control standards. See Cars
Consumer Protection Offices,	veterinary	Employment
71–84	Food and Drug Administration, 108	agencies
See also Banks		Federal Trade Commission, 112
employment	Dry cleaning State, County and City Government	Labor, Department of, 109–110
Equal Employment Opportunity	Consumer Protection Offices,	National Association of Personnel
Commission, 111 President's Committee on Employment	71–84	Services, 70 State, County and City Government
of People with Disabilities, 113	Dyslexic. See Disabled persons.	Consumer Protection Offices,
general	bysiekic. See bisabled persons.	71–84
Commission on Civil Rights, 107		benefits
Department of Justice, Civil Rights	E	Pension and Welfare Benefits
Division, 109		Administration, 109
State, County and City Government Consumer Protection Offices,	Economic and Community Development,	discrimination, equal employment opportunity
71–84	Rural, 107	Equal Employment Opportunity
health services	Education	Commission, 111
Department of Health and Human	Bilingual Education Hotline, 108	President's Committee on Employmen
Services,	colleges	of People with Disabilities, 113
Office for Civil Rights, 108	Accrediting Council for Independent	labor disputes
housing	Colleges and Schools, 68 Career College Association, 69	American Arbitration Association, 68
Office of Fair Housing and Equal Opportunity, 109	cooperative state, USDA, 107	Office of Labor-Management Standards, 109
State, County and City Government	correspondence (home study)	National Labor Relations Board, 112
Consumer Protection Offices,	Distance Education and Training	relocation, training, and assistance
71–84	Council, 69	Employment and Training
lending. See Banks	Federal Trade Commission, 112	Administration, 109
Medicare/Medicaid	State, County and City Government	State Vocational and Rehabilitation
Health Care Financing Administration,	Consumer Protection Offices, 71–84	Agencies, 98–101
108 mortgages	disabled children	unemployment insurance Employment and Training
Office of Fair Housing and Equal	Disability Information Clearinghouse,	Administration, 109
Opportunity, 109	108	unfair labor practices
State, County and City Government	State Vocational and Rehabilitation	Employment Standards Administration
Consumer Protection Agencies,	Agencies, 98–101	109
71–84	financial aid (Federal)	National Labor Relations Board, 112

veterans employment and training, 109 wage issues (garnishment, minimum and overtime) Employment Standards Administration,	Toxic Substances Control Act Assistance Information Service, 111 information Public Information Center, EPA, 111	Federal Register, National Archives and Records Administration, 112 Federal property
109 Work and family issues, Women's Bureau, 110	program fraud, waste or abuse Environmental Protection Agency, 111 Inspector General's Whistle	monuments, parks National Park Service, 109 surplus sales
workers' compensation	Blower Hotline, 111	General Services Administration, 112
Employment Standards Administration, 109	Environmental Protection Agency, 111	Federal Railroad Administration, 110
workplace safety	Equal Credit Opportunity Act, 19–20	Federal Register, 112
Employment Standards Administration,	Equal Employment Opportunity	Federal Reserve System, 112
109 Mine Safety and Health Administration,	Commission, 111	Federal TDD Directory, 114
109	Explosives	Federal Trade Commission, 112
Occupational Safety and Health Administration, 109	Bureau of Alcohol, Tobacco and Firearms, 110	Financial aid to students. See Education
workplace standards Employment Standards Administration,	Extension Service. See Cooperative State Research, Education and Extension	Financial Management Service, Dept. of the Treasury, 110
109 Energy	Service, 107	Financial planning International Association for Financial Planning, 69
alternative fuels Energy Efficiency and Renewable	F	See also Credit
Energy Clearinghouse, 108		Fire
Check your local telephone directory for your state energy conservation	Fabrics American Textile Manufacturers Institute,	insurance State Insurance Regulators, 01, 02
office.	68	State Insurance Regulators, 91–93 prevention
conservation	content labeling Federal Trade Commission, 112	Product Safety Hotline, 107
Energy Efficiency and Renewable Energy Clearinghouse, 108	See also Clothing	U.S. Fire Administration, FEMA, 112
costs and billing	Fair Credit Billing Act, 22	Firearms, illegal Bureau of Alcohol, Tobacco and
State, County and City Government Consumer Protection Offices,	Fair Credit Reporting Act, 21	Firearms, 110
71–84	Fair Debt Collection Practices Act, 22	Fireworks
State Utility Commissions, 96–98 efficiency labeling Energy Efficiency and Renewable	Family and medical leave. See Women's Bureau	Product Safety Hotline, 107 State, County and City Government Consumer Protection Offices, 71–84
Energy Clearinghouse, 108	Family records	Fish and seafood. See Food and nutrition
Federal Trade Commission, 112 heating fuel information	National Archives and Records Administration, 112	Fishing
Department of Energy, 108	Families USA Foundation, 32	Fish and Wildlife Service, 109
oil spills National Response Center, U.S. Coast	Farm programs	Fitness. See Health
Guard, 110	farm loans	Flammable fabrics. See Clothing; Fabrics
regulation State Utility Commissions, 96–98	Rural Economic and Community Development, 107	Flood insurance. See Insurance
State Weights and Measures Offices,	fraud, waste or abuse	Food and Drug Administration, 108
102–104	Department of Agriculture, Inspector General's Hotline, 107	Food and nutrition
renewable and solar Energy Efficiency and Renewable	information	assistance programs Food and Consumer Service, 107
Energy Clearinghouse, 108	Cooperative State Research,	fish and seafood
Tennessee Valley Authority, 113 weatherization assistance	Education and Extension Service, 107	National Marine Fisheries Service, 108 Safety Hotline, FDA, 108
Office of Energy Efficiency and Renewable Energy, 108	Department of Agriculture, Office of Communications, 107	food stamps Food and Consumer Service, 107
See also Power plants; Utilities	Farmers Home Administration. See Rural	Check your local telephone directory for your public welfare or social
Energy, Department of, 108	Economic and Community Development	services office.
Environment hazards	Federal agencies, 107-113	fraud, waste or abuse Department of Agriculture, Inspector
Asbestos Hotline, 111	Federal Aviation Administration, DOT, 110	General's Hotline, 107
chemical spills, Coast Guard, 110	Federal Bureau of Investigation, 109	grading
Emergency Planning and Community Right-to-Know Information Hotline,	Federal Communications Commission, 111	Agriculture, Department of, 107 information and advocacy
111	Federal Deposit Insurance Corporation, 111–112	Center for Science in the Public
National Pesticides Telecommunications Network, 111		Interest, 31 Community Nutrition Institute, 32
National Response Center, U.S. Coast Guard, 110	Federal Information Center 3	Public Voice for Food and Health Policy, 33
oil spills, U.S. Coast Guard, 110 Resource Conservation and Recovery	Federal Information Center, 3	See also National Consumer Organizations, 31–33
Act (RCRA)/Superfund/UST	Federal Information Relay Service, 114 Federal Maritime Commission, 112	meat and poultry safety and inspection
Hotline, 111		Food Safety and Inspection Service,
Safe Drinking Water Hotline, 111	Federal notices and regulations	Meat and Poultry Hotline, 107

nutrition labeling	G	Occupational Safety and Health
Center for Nutrition Policy and		Administration, 109
Promotion, 107	Gas, natural	long-term health care facilities. See Nursing homes
consumer tips, 29–30	State Utility Commissions, 96–98 See also Energy	Managed Care, Office of, 108
Food and Drug Administration, 108 packaging, labeling, quality and safety	<u> </u>	medical devices
(except meat and poultry)	Gasoline pumps. See Weights and measures	Food and Drug Administration, 108
Food and Drug Administration, 108	Genealogy. See Family records	medical records consumer tips, 25
safety	General Services Administration, 112	State, County and City Government
Community Nutrition Institute, 32 Food Safety and Applied Nutrition,		Consumer Protection Offices,
HHS, 108	Geological Survey, U.S., 109	71–84 medicines (prescription and
Food Safety and Inspection Service, USDA, 107	Government checks Financial Management Service, 110	over-the-counter). See Drugs patient education
Hotline, FDA, 108	Government Printing Office, 112	Food and Drug Administration, 108
inspection, meat and poultry, USDA, 107	Government publications	preferred provider organizations (PPOs) Office of Managed Care, 108
Public Voice for Food and Health	Consumer Information Catalog, 3 Consumer Information Center, 112	prescription drugs. See Drugs
Policy, 33	Government Printing Office, 112	rare diseases
school lunch program. Check your local	National Archives Records	National Health Information Center,
telephone directory for the school board or superintendent of schools.	Administration, Publications Service,	108 services for the disabled
school lunch program standards	112 Selected Federal Agencies, 107–113	Federal TDD Directory, 114
Food and Consumer Service, 107	o	State Vocational and Rehabilitation
tampering	Guarantees. See Warranties/guarantees	Agencies, 98–101
Federal Bureau of Investigation, 109		veterans Department of Veterans Affairs, 111
Food and Drug Administration, 108	Н	Health and Human Services, Department
turkey Food Safety and Inspection Service,	Handler and a server Care Disable d	of, 108
1000 Safety and inspection service,	Handicapped persons. See Disabled persons	Health Care Financing Administration, 108
National Turkey Federation, 70	Hazardous substance spills and	Health care professionals (doctors,
Food Processors Association, National, 70	waste. See Environment	dentists, nurses, technicians, therapists)
Food Safety and Applied Nutrition, HHS, 108	Health AIDS Hotline, 108	Occupational and Professional Licensing
Food Safety and Inspection Service, USDA,	Cancer Hotline, 108	Boards, 3
108	clubs, consumer tips, 26	State, County and City Government Consumer Protection Offices,
Ford Dispute Settlement Board, 69	discrimination in services	71–84
Franchises/business opportunities	Department of Health and Human Services, Office for Civil Rights, 108	Health care reform
Better Business Bureaus, 34–38	elderly. See Aging; Medicaid; Medicare;	Families USA Foundation, 32
Federal Trade Commission, 112	Medigap; Nursing homes	Health clubs, 26
State, County and City Government Consumer Protection Offices, 71–84	employment benefits	Health Information Center, National, 108
,	Pension and Welfare Benefit Administration, 109	Health insurance. See Insurance
Fraud Federal Trade Commission, 112	exercise and fitness	
National Fraud Hotline, 26	National Health Information Center, 108	Health maintenance organizations (HMOs) Office of Managed Care, 108
National Fraud Information Center, 33	President's Council on Physical Fitness	9
State, County and City Government	and Sports, 108 fraud	Health Research Group, 32
Consumer Protection Offices,	Federal Trade Commission, 112	Hearing impairment. See also Disabled Better Hearing Institute, 68
71–84 See also specific topics, such as mail	Food and Drug Administration, 108	Federal TDD Directory, 114
fraud	State, County and City Government	fraud
Fraudulent advertising. See Advertising	Consumer Protection Offices, 71–84	Federal Trade Commission, 112 Food and Drug Administration, 108
o o	health spas	Hearing Industries Association, 69
Fuel economy standards. See Cars	consumer tips, 26	State, County and City Government
Funeral practices	Federal Trade Commission, 112	Consumer Protection Offices,
American Association of Retired Persons, 31	State, County and City Government Consumer Protection Offices,	71–84 telecommunications devices, 114
Cemetery Consumer Service Council,	71–84	Hearing Industries Association, 69
69	hospital care for the indigent	•
Federal Trade Commission, 112	Hill-Burton Free Hospital Care Hotline, 108	Hill–Burton Free Hospital Care, 108
Monument Builders of North America, 69	information	Highway Traffic Safety Administration,
State, County and City Government	National Health Information Center,	National, 110
Consumer Protection Offices,	108	Home Builders, National Association of, 70
71–84	insurance disputes Blue Cross and Blue Shield	Home equity, home improvement loans See Banks; Credit; Home mortgages
Veterans Department of Veterans Affairs 111	Association, 68	
Department of Veterans Affairs, 111	State Insurance Regulators, 91–93	Home financing, consumer tips, 17
Futures. See Investments	job health and safety	Home improvements/remodeling

consumer tips, 16–17	flood	Labor, Department of, 109–110
National Association of Home Builders, 70 State, County and City Government	Federal Emergency Management Agency, 112	Labor Management Standards, Office of,
Consumer Protection Offices, 71–84	health and life	109
Home mortgages	American Council of Life Insurance, 68	Land Management, Bureau of, 109
credit discrimination	Blue Cross and Blue Shield, 68 State, County and City Government	Landlord-tenant. See State, County and
consumer tips, 16–17 equal right to credit, 19–20	Consumer Protection Offices,	City Government Consumer Protection Offices, 71–84
Office of Fair Housing and Equal	71–84	Lawyers
opportunity, 109	State Insurance Regulators, 91–93 loan	legal assistance, 3, 4
Office of Thrift Supervision, 110 FHA Mortgages	Home Improvement Insurance Branch,	American Bar Association, 4, 68
Single Family Housing, 109	109 State, County and City Government	Leasing
insurance	Consumer Protection Offices, 71–84	Car, consumer tips, 9, 12 Federal Trade Commission, 112
Home Mortgage Insurance Division, Single Family Housing, 109	mortgage	State, County and City Government
Insurance Information Institute, 69	Home Mortgage Insurance Division, 109	Consumer Protection Offices, 71–84
Mortgage Bankers Association of America, 69	Insurance Information Institute, 69	Legal Aid, 4
reverse mortgage loans, 17	State, County and City Government	Legal Aid and Defender Association,
State, County and City Government	Consumer Protection Offices, 71–84	National, 4
Consumer Protection Offices, 71–84	State Insurance Regulators, 91–93	Legal help, 3-4
State Insurance Regulators, 91–93	unemployment	Legal Services Corporation, 4
See also Banks	Employment and Training Administration, 109	Lemon laws
Home study. See Education	veterans' life insurance	consumer tips, 11
Homeowners insurance. See Home	Department of Veterans Affairs, 111	State, County and City Government Consumer Protection Offices, 71–84
mortgages; Insurance	Insurance Information Institute, 69	Library of Congress, service for blind and
Hospitals. See Health	Interactive Services Association, 33	physically disabled, 115
Hotels and motels	Interior, Department of the, 109	Libraries, 3
State, County and City Government Consumer Protection Offices, 71–84	Internal Revenue Service, 110	Licensing boards (occupational and
Hotlines (Federal). Check subject headings	International Association for Financial	professional)
and "Selected Federal Agencies,"	Planning, 69	Occupational and Professional Licensing Boards, 3
pages 107–113.	Internet	State, County and City Government
Housing	Federal Communications Commission, 111 National Fraud Information Center, 33	Consumer Protection Offices, 71–84
discrimination Office of Fair Housing and Equal	Project OPEN, 33	Life Insurance. See Insurance
Opportunity, 109	Interstate Commerce Commission. See	Limited Partnerships. See Investments
See also Apartments; Home equity loans; Home improvement loans;	Surface Transportation Board.	Liquor. See Alcohol
Home mortgages; Loans	Investments. (Coins; Commodity futures	Loans.
Housing and Urban Development,	and options; Mutual funds; Stocks and bonds; etc.)	discrimination
Department of (HUD), 109	commodities, 23–24	Comptroller of the Currency, 110 Equal Credit Opportunity Act, 19–20
Housing loans. See Home mortgages	Commodity Futures Exchange	Federal Deposit Insurance
Hunting	Commission, 24, 107 fraud, 23–24	Corporation, 111–112
National Park Service, 109	National Association of Securities	Federal Reserve System, 112 Office of Fair Housing and Equal
	Dealers, 24, 70	Opportunity, 109
1	National Futures Association, 24 Securities, 24	Office of Thrift Supervision, 110 farm
Immunizations, safety	Securities and Exchange Commission,	Rural Economic and Community
Food and Drug Administration, 108	24, 113 State, County and City Government	Development, 107
Immigration (misleading advertising)	Consumer Protection Offices, 71–84	FHA mortgages Single Family Housing, 109
State, County and City Government	State Securities Administrators, 93–95	fraud/misleading advertising
Consumer Protection Offices, 71–84		State, County and City Government
Immigration and Naturalization Service, 109	J	Consumer Protection Offices, 71–84
Insurance	Job assistance, training, health and safety	insurance
agents, national association, 70 business	See Employment	settlement costs
Insurance Information Institute, 69	Justice, Department of, 109	Interstate Land Sales/Real Estate
National Association of Professional Insurance Agents, 70		Settlement Procedures Act Division, 109
car. See cars	L	Single Family Housing, 109
consumer helpline, 69	Labelton and made at 2	small business
dispute resolution American Arbitration Association, 68	Labeling and packaging. See Appliances; Clothing; Cosmetics; Drugs; Energy;	Small Business Administration, 113 See also Banks; Credit; Home equity
Better Business Bureaus, 34–38	Fabrics; Food and Nutrition; Weights	loans; Home improvement loans;
State Insurance Regulators, 91–93	and Measures	Home mortgages

Long-term health care

American Health Care Association, 68	fraud	Insurance Agents, 70
See also Aging; Health; Nursing homes	HHS Inspector General's Hotline, 108 Office of Managed Care, 108	National Association of Securities Dealers, 70
M	hospital and nursing home certification Health and Human Services, Department of, 108	National Association of State Utility Consumer Advocates, 32
Magazine subscriptions State, County and City Government Consumer Protection Offices, 71–84	policy information Health Care Financing Administration,	National Coalition for Consumer Education, 33
Subscription Research Section, Government Printing Office, 112	108 Medicines. See Drugs	National Committee for Employer Support of Guard and Reserve, DOD, 108
Mail fraud and misrepresentation	Medigap	National Consumer Organizations, 31–33
Postal Service, 13, 113	American Council of Life Insurance, 68 Health Care Financing Administration,	National Consumers League, 33
State, County and City Government Consumer Protection Offices, 71–84	108	National Council on Disability, 112
Mail Order Action Line, 69	State, County and City Government Consumer Protection Offices,	National Credit Union Administration, 112
Mail orders, 12–13	71–84	National Food Processors Association, 70
See also Direct marketing Mail Preference Service, 69	Metric system Metric Program, Department of	National Foundation for Consumer Credit, 33
Mail service	Commerce, 107	National Fraud Information Center, 33
adding or removing names from	Military Services	National Futures Association, 70
mailing list Direct Marketing Association, Mail Preference Service, 13, 69	Military Commissary and Exchange Offices, 105–106 National Committee for Employer	National Highway Traffic Safety Administration, 110
Postal Service, 113 See also Post offices/postal service	Support of the Guard and Reserve, DOD, 108 See also Veterans	National Institute for Consumer Education, 33
Major Appliance Consumer Action Program, 69	Mine Safety and Health Administration, 109	National Institute of Standards and Technology, 107
Marine Corps exchange services, 105	Minimum wage. See Employment	National Insurance Consumer Organization.
Marine Fisheries Service, National, 108	Mint, U.S., 111	See Consumer Federation of America
Mass Media Bureau, FCC, 111	Mobile homes Manufactured Housing and Construction	National Labor Relations Board, 112
Measurements. See Weights and Measures	Standards Division, 109	National Legal Aid and Defender Association, 4
Meat and poultry	State, County and City Government Consumer Protection Offices, 71–84	National Marine Fisheries Service, 108
Hotline, USDA, 107 See also Food and Nutrition	See also Housing	National Park Service, 109
Medals (national) U.S. Mint, 111	Money market/mutual funds. See Investments	National Tire Dealers and Retreaders Association, 70
Media programs, consumer information, 3	Monuments Monument Builders of North America (0)	National Turkey Federation, 70
Medicaid	Monument Builders of North America, 69 See also Cemeteries	National Weather Service, 109
complaints Social Security Administration, 113	Mortgage Bankers Association of America, 69	Native Americans Bureau of Indian Affairs, 109
discrimination Health Care Financing Administration,	Mortgages. See Home mortgages	Natural gas. See Gas, natural
108	Motels. See Hotels and motels	Navy exchange service centers, 106
fraud HHS Inspector General's Hotline, 108	Motor vehicles. See Cars	"Negative" amortization, 17
Office of Managed Care, 108 hospital and nursing home certification	Moving and storage companies State, County and City Government	North American Security Administrators Association, 24
Health and Human Services, Department of, 108	Consumer Protection Offices, 71–84 State Utility Commissions, 96–98	Nuclear Regulatory Commission, 112
policy information	Mutual funds. See Investments	Nursing homes
Health Care Financing Administration, 108	ividual fullus. See investments	certification Health Care Financing Administration, 108
Medical davises	N	discrimination
Medical devices Food and Drug Administration, 108	National Advertising Division, 70	Department of Health and Human Services,
Medical Information Bureau, 25	National Archives and Records	Office for Civil Rights, 108 information
Medicare complaints, general	Administration, 112	American Health Care Association, 68
Social Security Administration, 113 discrimination	National Association of Consumer Agency Administrators, 32	Department of Veterans Affairs, 111 State, County and City Government
Health Care Financing Administration,	National Association of Home Builders, 70	Consumer Protection Offices, 71–84
108 eligible preferred provider organizations,	National Association of Personnel Services, 70	Nutrition. See Food and nutrition

Office of Managed Care, 108

National Association of Professional

0	Postal Service, 113	practices and settlement procedures
Occupational and professional licensing	rates Postal Rate Commission, 113	Interstate Land Sales/RESPA Division, HUD, 109
boards, 3	Poultry. See Food and nutrition	Single Family Housing, 109
Occupational Safety and Health Administration, 109	Power plants electric	State, County and City Government Consumer Protection Offices, 71–84
Office of Thrift Supervision, 110	State Utility Commissions, 96–98	Real Estate Settlement Procedures Act
Oil spills. See Environment	nuclear	(RESPA), HUD, 109
Oil resources. See Energy	Nuclear Regulatory Commission, 112 State Utility Commissions, 96–98	Recalls Auto Safety Hotline, 110
Online Federal Communications Commission,	See also Energy; Utilities	consumer tips, 28–29
111	Pregnancy discrimination	processed food, drugs, medical devices. Refer to your local telephone book for
National Fraud Information Center, 33 Project OPEN, 33	complaints Equal Employment Opportunity Commission, 111	regional office of the U.S. Food and Drug Administration.
Overtime pay. See Employment	Information Women's Bureau, 110	Product Safety Hotline, CPSC, 107 See also Cars; Boating; other consumer products
Р	President's Committee on Employment of People with Disabilities, 113	Recording for the Blind and Dyslexic, 115
Package tours. See Travel	President's Council on Physical Fitness and Sports, 108	Rehabilitation, vocational State Vocational and Rehabilitation
Parks (national) National Park Service, Department	Privacy protection	Agencies, 98–101
of the Interior, 109	consumer tips, 25	Remodeling. See Home improvements
Passports Department of State, 110	State, County and City Government Consumer Protection Offices, 71–84	Rent control. Check with your state or local Consumer Protection Office (see pages 71–84) for contacts.
Patent and Trademark Office	Product safety and recalls Consumer Product Safety Commission,	Rent-to-own
Department of Commerce, 108	107	consumer tips, 28
Pensions Pension and Welfare Benefits Administration, Department of Labor,	consumer tips, 28–29 State, County and City Government	State, County and City Government Consumer Protection Offices, 71–84
109	Consumer Protection Offices, 71–84 Project OPEN, 33	Repairs and repair facilities. See Cars;
Pension Benefit Guaranty Corporation, 111	Prostheses	other specific products; State, County and City Government Consumer Protection Offices, 71–84
Personnel services National Association of Personnel	American Orthotic and Prosthetic Association, 68	Resorts. See Hotels and Motels; Travel;
Services, 70	Public Citizen, 33	Timeshares
See also Employment agencies	Public Debt, Bureau of, 110	Resources Conservation and Recovery Act, EPA, 111
Pesticides National Pesticides Telecommunications	Public Voice for Food and Health Policy, 33	Retirement benefits/plans
Network, EPA, 111	Pyramid schemes	American Association of Retired
Pets. See Animal care and veterinary services	Federal Trade Commission, 112 State, County and City Government Consumer Protection Offices, 71–84	Persons, 31 Social Security Administration, 113 See also Aging; Pensions
Pharmaceuticals. See Drugs		Rugs
Pharmacies County and City County and	R	Carpet and Rug Institute, 69
State, County and City Government Consumer Protection Offices, 71–84		misleading advertising and sales State, County and City Government
Photo finishing. See Cameras and Photographic equipment	Radio (broadcast regulation, licenses) Federal Communications Commission, 111	Consumer Protection Offices, 71–84
Photo Marketing Association, 70	Radioactive materials	Runaway children
Physical fitness. See Health	Nuclear Regulatory Commission, 112	National Runaway Switchboard, HHS, 108
Physical handicaps. See Disabled persons	Radiological products	Rural Economic and Community
Physicians. See Health care professionals	Food and Drug Administration, 108	Development, 107
Poisoning	Railroad Retirement Board, 113 Railroads	
National Pesticides Telecommunications Network, EPA, 111	employee benefits Railroad Retirement Board, 113	S
Political advertising	hazardous freight and cargo/safety	Safe Drinking Water Hotline, EPA, 111
Federal Communications Commission, 111	Federal Railroad Administration, DOT, 110	Safety. See Product Safety
Pollution	rates and service complaints	Sale advertisements and flyers Federal Trade Commission, 112
Environmental Protection Agency, 111	Surface Transportation Board, 113	State, County and City Government
Post offices/postal service	Real estate interstate	Consumer Protection Offices, 71–84
closing appeals Postal Rate Commission, 113 complaints (including mail fraud)	Interstate Land Sales/RESPA Division, HUD, 109	Sales, "going-out-of-business" State, County and City Government Consumer Protection Offices, 71–84

INDEX

Savings and loan associations State Insurance Regulators, 91-93 Tires National Tire Dealers and Office of Thrift Supervision, 110 State Securities Administrators, 93-95 See also Banks and Banking Retreaders Association, 70 State Utility Commissions, 96-98 Toxic Substances Control Act, EPA, 111 Savings Bonds Bureau of the Public Debt, 110 State Vocational and Rehabilitation Tour Operators Association, U.S., 70 Agencies, 98-101 U.S. Savings Bond Division, 111 State Weights and Measures Offices, Scams. Product Safety Hotline, 29, 107 advanced fee, 25-26 102-104 Toy Manufacturers of America, 70 travel, 27 Stocks and bonds. See Investments See also Fraud; specific area, such as Trade Student financial aid information, 108 Consumers for World Trade, 32 Health. domestic Supplemental Security Income (SSI) School lunch programs. Check your local Federal Trade Commission, 112 Social Security Administration, 113 telephone directory for school board or international superintendent of schools. Surface Transportation Board, 113 Department of Commerce, School lunch program standards Office of Consumer Affairs, 107 Surgery. See Health Food and Consumer Service, 107 Trade and technical schools. See Surplus property sales (Federal) Schools, See Education Education General Services Administration, 112 Seafood. See Food and nutrition Trade Associations' and Other Dispute Survivor benefits Department of Veterans Affairs, 111 Resolution Programs, 68-70 Securities Social Security Administration, 113 Transportation, Department of, 110 investments, 23-24 National Association of Securities Travel Dealers, 24, 70 consumer tips, 27 North American Securities Administrators fraud Association, 24 Federal Trade Commission, 112 TDD. See Telecommunications devices Securities and Exchange Commission, State, County and City Government 24.113 TTY. See Telecommunications devices Consumer Protection Offices, 71-84 State Securities Administrators, 93-95 Passport Services, Department of State, Taxes, Federal Senior citizens. See Aging 110 Internal Revenue Service, 110 Sexual harassment Travel agents Telecommunications devices American Society of Travel Agents, Inc., 68 complaints Federal TDD Directory, 114 **Equal Employment Opportunity** U.S. Tour Operators Association, 70 Operator assistance, 114 Commission, 111 Treasury, Department of the, 110-111 Tele-Consumer Hotline, 70 information Truth in Lending Act, 20 Women's Bureau, 110 Telemarketing Alliance Against Fraud in Telemarketing, Truth in Savings Act, 18 Small Business Administration, 113 Turkey Federation, National, 70 Small Claims Courts, 3-4 consumer tips, 13-14 Federal Trade Commission, 112 Soap and Detergent Association, 70 State, County and City Government Social Security Consumer Protection Offices, 71-84 Social Security Administration, 113 See also Direct marketing; Fraud See also Aging U.S. Government offices. See Selected Telephone Preference Service, 14, 69 Federal Agencies, 107-113 Social services Telephone service State, County and City Government U.S. Information Agency, 113 consumer tips, 13-15 Consumer Protection Offices, 71-84 U.S. Public Interest Research Group, 33 local service State Vocational and Rehabilitation State, County and City Government U.S. Tour Operators Association, 70 Agencies, 98-101 Consumer Protection Offices, Unemployment. See Employment See also Aging; Disabled persons; 71-84 Health; Welfare long distance service Used cars. See Cars Federal Communications Commission, Society of Consumer Affairs Professionals Utilities 111 in Business, 33 State Utility Commissions, 96-98 State, County and City Government See also Energy; Power plants Spas. See Health clubs Consumer Protection Offices, Speech impairment. See Disabled persons Tele-Consumer Hotline, 70 Sports, sports equipment V President's Council on Physical Fitness Television and Sports, 108 broadcast and cable regulations Veterans Product Safety Hotline, 107 Federal Communications Commission, Department of Veterans Affairs, 111 employment and training, Department of Standards (product) State, County and City Government Labor, 109 National Institute of Standards and Consumer Protection Offices, Technology, 107 Visa services, Department of State, 110 71 - 84State, Department of, 110 Visually impaired. See Disabled persons Tennessee Valley Authority, 113 State Agencies on Aging, 85-88 Vocational rehabilitation. See Disabled; Timeshares/campgrounds Rehabilitation State Banking Authorities, 89-90 consumer tips, 27 Vocational schools. See Education State, County and City Government State, County, and City Government

Consumer Protection Offices, 71-84

Consumer Protection Offices, 71-84

w

Wages (garnishment, minimum wage, overtime pay) Employment Standards Administration,

109

Warranties/Guarantees
Federal Trade Commission, 112
State, County and City Government
Consumer Protection Offices, 71–84

Water. See Drinking water

Weather Service, National, 108

Weatherization assistance, Office of Energy Efficiency and Renewable Energy, 108

Websites.

Federal Communications Commission, 111

National Fraud Information Center, 33 Project OPEN, 33

Weight loss programs

Cooperative State Research, Education and Extension Service, 107 Federal Trade Commission, 112 Food and Drug Administration, 108 State, County and City Government Consumer Protection Offices, 71–84

Weights and measures

National Institute of Standards and Technology, 107

State Weights and Measures Offices, 102–104

Welfare

Social Security Administration, 113 Check your telephone directory for public welfare or social services office

Women's Bureau, 110

Work and family issues Women's Bureau, 110

Workers' compensation. See Employment

Workforce. **See** Employment; Labor, Department of

Writing a Complaint Letter, 7